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PATENT

## In the United States Patent and Trademark Office

Applicant: LENT, et al

Application No.: 09/185,878

Filed: November 3, 1998

Title: METHOD AND APPARATUS  
FOR A VERIFIABLE ON LINE  
REJECTION OF AN APPLICANT  
FOR CREDIT

Applicant's Ref: NEXTTP002

Examiner: John Hayes

Group Art Unit: 2161

Date: May 21, 2002

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Technology Center 2100

### CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on May 23, 2002.

Signed: Pat Tate

Pat Tate

### INFORMATION DISCLOSURE STATEMENT BEFORE MAILING DATE OF EITHER A FINAL ACTION OR NOTICE OF ALLOWANCE (37 CFR 1.97(c))

Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these citations of official record in this application.

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Attorney Docket No. NEXTTP002

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed after the mailing date of the first Office Action on the merits, or after three months of the filing date of this national application or the date of entry of the national stage as set forth in §1.491 in an international application, whichever event occurred last, but it is believed, before the mailing date of either (1) a final action under §1.113 or (2) a notice of allowance under §1.311, whichever occurs first.

Accompanying this Information Disclosure Statement is the fee set forth in 37 CFR 1.17(p) for submission of an information disclosure statement under §1.97(c). (\$180.00).

If it is determined that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP002).

Respectfully submitted,



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